

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

GREGORY THAMES  
DEBRA THAMES  
Debtor(s)

Case No. 16-27725

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/30/2016.
- 2) The plan was confirmed on 12/19/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 05/15/2017.
- 6) Number of months from filing to last payment: 5.
- 7) Number of months case was pending: 9.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$2,850.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS: \$2,850.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$1,686.40
Court Costs	\$0.00
Trustee Expenses & Compensation	\$98.10
Other	\$101.52

**TOTAL EXPENSES OF ADMINISTRATION: \$1,886.02**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ARS ACCOUNT RESOLUTION	Unsecured	962.00	NA	NA	0.00	0.00
ARS ACCOUNT RESOLUTION	Unsecured	535.00	NA	NA	0.00	0.00
ARS ACCOUNT RESOLUTION	Unsecured	447.00	NA	NA	0.00	0.00
ATLAS ACQUISITIONS LLC	Unsecured	NA	159.14	159.14	0.00	0.00
CAPITAL ONE AUTO FINANCE	Unsecured	NA	4,841.45	5,616.45	0.00	0.00
CAPITAL ONE AUTO FINANCE	Unsecured	NA	1,953.45	2,748.45	0.00	0.00
CAPITAL ONE AUTO FINANCE	Secured	5,175.00	5,970.00	5,175.00	101.74	23.26
CAPITAL ONE AUTO FINANCE	Secured	13,550.00	19,633.00	18,858.00	754.12	84.86
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	400.00	1,437.81	1,437.81	0.00	0.00
CITY OF CHICAGO HEIGHTS	Unsecured	400.00	NA	NA	0.00	0.00
COMCAST	Unsecured	350.00	NA	NA	0.00	0.00
COMMONWEALTH EDISON	Unsecured	3,000.00	NA	NA	0.00	0.00
DIRECTV LLC	Unsecured	350.00	542.86	542.86	0.00	0.00
FIRST PREMIER BANK	Unsecured	0.00	NA	NA	0.00	0.00
HOME CHOICE	Unsecured	0.00	NA	NA	0.00	0.00
HOME CHOICE	Unsecured	0.00	NA	NA	0.00	0.00
IL DEPT OF REVENUE	Priority	NA	115.44	115.44	0.00	0.00
IL DEPT OF REVENUE	Unsecured	175.00	41.40	41.40	0.00	0.00
INGALLS MEMORIAL HOSPITAL	Unsecured	200.00	7,610.23	7,610.23	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	850.00	850.17	850.17	0.00	0.00
LJ Ross & Associates	Unsecured	1,826.00	NA	NA	0.00	0.00
MIDWEST EMERGENCY ASSOCIATES	Unsecured	NA	655.00	655.00	0.00	0.00
NICOR GAS	Unsecured	600.00	590.75	590.75	0.00	0.00
OCWEN LOAN SERVICING	Secured	NA	NA	NA	0.00	0.00
OCWEN LOAN SERVICING	Secured	98,484.00	NA	NA	0.00	0.00
POPULAR MORTGAGE	Unsecured	0.00	NA	NA	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	300.00	604.21	604.21	0.00	0.00
SPEEDYRAPID CASH	Unsecured	NA	487.00	487.00	0.00	0.00
ST JAMES HOSPITAL & HEALTH CTR	Unsecured	600.00	NA	NA	0.00	0.00
VILLAGE OF RICHTON PARK	Unsecured	200.00	NA	NA	0.00	0.00
Vision Fin	Unsecured	3,755.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Vision Fin	Unsecured	2,427.00	NA	NA	0.00	0.00
WEBBANK/FINGERHUT	Unsecured	0.00	NA	NA	0.00	0.00
WEBBANK/FINGERHUT	Unsecured	0.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$24,033.00	\$855.86	\$108.12
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$24,033.00</b>	<b>\$855.86</b>	<b>\$108.12</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$115.44	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$115.44</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$21,343.47</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$1,886.02</u>	
Disbursements to Creditors	<u>\$963.98</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$2,850.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/14/2017

By: /s/ Tom Vaughn

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.